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Applicants: Dale Malik

Serial No.: 09/287,023

Art Unit: 2643

Filed: April 6, 1999

Examiner: D. Nguyen

For: **METHODS AND SYSTEMS FOR USING THE PUBLIC
SWITCHED TELEPHONE NETWORK TO CONDUCT A
TRANSACTION BETWEEN CUSTOMER ACCOUNTS**

Assistant Director for Patents
Washington, DC 20231

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**SUMMARY OF TELEPHONE INTERVIEW
and
RESPONSE TO THE OFFICE ACTION OF OCTOBER 23, 2001**

Interview Summary

Li Wang, a patent attorney formerly with the firm of Kilpatrick Stockton LLP, held a telephone conference regarding this patent application with Patent Examiner Nguyen on November 20, 2001. The conference included a discussion of the differences between the claimed subject matter and the cited reference, *Nikander*, United States Patent No. 6,029,151. No specific agreement was reached during the conference. Examiner Nguyen is thanked for his time and consideration.

Office Action of October 23, 2001

Claims 1-7, and 10-37 are pending in this application. (Claims 8 and 9 have been cancelled). Claims 1-6, 10-13, and 15-37 were rejected under 35 U.S.C. § 102(e) as being allegedly anticipated by *Nikander*. Claims 7 and 14 were rejected under 35 U.S.C. § 103(a) as being allegedly unpatentable over *Nikander*.

CERTIFICATE OF MAILING (37 CFR 1.8a)

I hereby certify that this correspondence, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on this 21 day of February, 2002 with sufficient postage as first-class mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Emily Gunder